

# In the United States Court of Federal Claims

Michael E. Childs

Plaintiff(s),

Case No. \_\_\_\_\_

Judge \_\_\_\_\_

v.

Barclay Credit Card,  
THE UNITED STATES,  
Mercury Credit Card, Experian LLC  
Trans Union LLC, and  
Equifax LLC

Defendant.

## COMPLAINT

Your complaint must be clearly handwritten or typewritten, and you must sign and declare under penalty of perjury that the facts are correct. If you need additional space, you may use another blank page.

If you intend to proceed without the prepayment of filing fees (*in forma pauperis* (IFP)), pursuant to 28 U.S.C. § 1915, you must file along with your complaint an application to proceed IFP.

1. **JURISDICTION.** State the grounds for filing this case in the United States Court of Federal Claims. The United States Court of Federal Claims has limited jurisdiction (*see e.g.*, 28 U.S.C. §§ 1491-1509).

The above defendants willfully violated  
plaintiff rights, pursuant to the Fair Credit  
Relief Act. Defendants were made aware  
of such violations by written correspondence on  
several opportunities. These violations have  
been raised with the Consumer Protection Bureau  
Complaints # 210601-6678317, 210601-6678481 and  
210601-6678482 on 6-1-2021  
Attached find correspondence from both  
Barclay and Mercury Credit Card Companies

**2. PARTIES**

Plaintiff, Michael E. Childs, resides at 5926 N. Warnock Street  
 (Street Address)  
Philadelphia, Pennsylvania 19141 267-997-5131  
 (City, State, ZIP Code) (Telephone Number)

If more than one plaintiff, provide the same information for each plaintiff below.

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**RELATED CASES.** Is this case directly related to any pending or previously filed cases in the United States Court of Federal Claims? ☐ Yes ☒ No

If yes, please list the case(s) below, including case number(s):

\_\_\_\_\_

**3. STATEMENT OF THE CLAIM.** State as briefly as possible the facts of your case. Describe how the United States is involved. You must state exactly what the United States did, or failed to do, that has caused you to initiate this legal action. Be as specific as possible and use additional paper as necessary.

On or about 2015 Plaintiff was a Barclay Credit Card holder, on or about September of 2018 Barclay sold the account to Mercury Credit Card. Plaintiff was applying for a loan when he noticed a late date 7/2017 being reported by Mercury Credit Card. Plaintiff disputed this late with both companies before disputing with the three credit bureaus. Plaintiff requested a full payment history from both companies, only received as follows; Barclay statements 2018 (Nothing Else) and Mercury statements 9/2018 til present. Defendants failed as furnisher of data, too delete incorrect information and credit bureaus failed to correctly investigate such pursuant to Rule 602 of the Fair Credit Relief Act.

4. **RELIEF.** Briefly state exactly what you want the court to do for you.

Inaccuracy deleted immediately, \$1,000 Compensatory  
damages individually, \$250,000.00 punitive damages from  
both "Barclay Credit Card" and "Mercury Credit Card"  
individually.

I declare under penalty of perjury that the foregoing is true and correct.

Signed this 11<sup>th</sup> day of July, 2021.  
(day) (month) (year)

Michael E. Childs  
Signature of Plaintiff(s)



P.O. Box 8803, Wilmington, DE 19899

April 09, 2021

Michael Childs  
5926 N Warnock Street  
Philadelphia, PA 19141

Re: Inquiry for Barclaycard Rewards account

CC: Michael Childs

This is in response to the letter that you submitted to Barclays Credit Bureau Disputes Team.

As of September 21, 2018, this account has been purchased by First Bank & Trust. For any future inquiries, please contact First Bank & Trust in regards to your concerns.

Card Services  
Attn: Mercury Card/FB&T Credit Bureau Disputes  
PO Box 84064  
Columbus, GA 31908

Sincerely,

Credit Bureau Disputes Team



Card Services  
Po Box 84064  
Columbus, Ga 31908-4064

June 09, 2021



Michael Childs  
Apt 1  
5926 N Warnock St  
Philadelphia, PA 19141-3717

\*\*\*N0000487

Your account ending in 2618

Dear Michael Childs,

Thank you for your request for a credit report amendment. We regret to inform you that we were unable to fulfill your request to amend your credit files. The disputed information reflected on your credit file is accurate and does not reflect a bank error.

We are required to accurately report credit history to the consumer credit reporting agencies.

Sincerely,

Card Services  
866-686-2158  
WWW.MERCURYCARDS.COM

This card is issued by First Bank & Trust, Brookings, SD pursuant to a license by Mastercard International.

Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<p> <input type="checkbox"/> Complete items 1, 2, and 3.  <input type="checkbox"/> Print your name and address on the reverse so that we can return the card to you.  <input type="checkbox"/> Attach this card to the back of the mailpiece, or on the front if space permits. </p> <p> 1. Article Addressed to:  <i>Card Services</i>  <i>Attn: Mercury Card/ FBET</i>  <i>Credit Bureau</i>  <i>P.O. Box 84064</i>  <i>Columbus, GA. 31908</i> </p>		<p> A. Signature  <input checked="" type="checkbox"/> <i>Laura Brown</i> </p> <p> B. Received by (Printed Name)  C. Date of Delivery </p> <p> D. Is delivery address different from item 1? <input type="checkbox"/> Yes  If YES, enter delivery address below: <input type="checkbox"/> No </p>	
<p> 2. Article Number (Transfer from service label)  7019 2280 0001 5013 1635 </p>		<p> 3. Service Type  <input type="checkbox"/> Adult Signature  <input type="checkbox"/> Adult Signature Restricted Delivery  <input type="checkbox"/> Certified Mail®  <input type="checkbox"/> Certified Mail Restricted Delivery  <input type="checkbox"/> Collect on Delivery  <input type="checkbox"/> Collect on Delivery Restricted Delivery  <input type="checkbox"/> Restricted Delivery </p> <p> <input type="checkbox"/> Priority Mail Express®  <input type="checkbox"/> Registered Mail™  <input type="checkbox"/> Registered Mail Restricted Delivery  <input type="checkbox"/> Signature Confirmation™  <input type="checkbox"/> Signature Confirmation Restricted Delivery </p>	
PS Form 3811, July 2020 PSN 7530-02-000-9053		Domestic Return Receipt	

PO BOX 84064  
COLUMBUS, GA 31908

MICHAEL CHILDS  
APT 1  
5926 N WARNOCK ST  
PHILADELPHIA, PA 19141-371726



US POSTAGE  
ZIP 31809 \$ 001.80  
02 AM  
0000355043 JUN 25 2021

Michael Mills  
926 N. Market St.  
Phila, Pa. 19141

PHILADELPHIA PA 190

13 JUL 2021 PM 7 L

FOREVER



U.S. Clerk of Court

601 Market Street

Phila, Pa. 19106

J.S.M.S.  
X-RAY

15106-172559

